

Delaware Public Employees' Retirement System NEWSLETTER

Retiree Edition

July 2010

LEGISLATIVE UPDATE...

If you have been following the news the last few months you are aware of the difficulties that the State went through to balance the FY 2011 budget that was effective July 1, 2010. There are two areas that a retiree could feel (or not feel) a direct impact, your monthly pension benefit and health insurance.

As a member of the Delaware Public Employees' Retirement System (DPERS), you are participating in a Defined Benefit Plan and your retirement benefits are paid out to you regardless of various outside events. When you retired, DPERS calculated your monthly pension benefit based on various factors such as years of service and salary, not budgetary results. We are participants in a defined benefit plan that is supported by a professionally managed, well diversified portfolio of securities and an

employer's legally binding commitment to contribute the amounts necessary to support the retirement benefits provided by law.

While there were some premium increases to the health care program, the pensioner portion on the premium did not increase for FY2011. Included in the FY 2011 budget was an allocation of \$137 million to continue retiree health insurance, of which approximately \$15 million was allocated to cover the increased costs of the healthcare program for retirees.

At a time of history making budget deficits your pension benefit remains secure and your health insurance benefit is still available at an affordable cost.

NEW HOSPICE NETWORK OFFERS INFORMATION, HELP FINDING CARE



**Hospice &
Palliative Care
Network of
Delaware**

"Leadership, Advocacy, Education"
Call us at (302) 504-4111

Or find us on the web at www.hpcnd.org

Hospice and palliative care have been around for years, but people still sometimes misunderstand their benefits. They often get hospice or palliative care too late, or not at all. This can mean weeks or months of needless suffering and stress for patients and families.

When a family meets with a hospice nurse for the first time, they often say "We're not ready for hospice". Paradoxically, when hospices survey families after a patient has died, they often say "We wish we'd started hospice sooner." By then, they've learned that the extra care, home visits from skilled professionals, and compassionate support were exactly what they needed.

Until recently, Delaware was one of only three states without a statewide hospice organization. With the creation of the new, non-profit, Hospice & Palliative Care Network of Delaware, providers now have a way to work together to educate and advocate for patients and families. The Network's mission is to improve the quality and accessibility of hospice and palliative care for those facing serious illness.

Hospice and palliative care are meant to work together, like this: palliative care offers expert symptom management and family support at any time during a serious illness. Hospice is meant to start later, when the focus is shifting from "cure" to "care." This is the time when patients need intense symptom management, extra care, and emotional support.

Hospice is sometimes called "The Cadillac of Homecare," due to its generous benefits and its flexibility in tailoring care to individual needs. Patients need not be homebound to receive hospice care at home. There are no standards that must be met to receive home oxygen or a wheelchair. If you're short of breath or you get tired walking, you can get what you need. Skilled nurses are available 24/7 for urgent needs. Chaplains and social workers are there to give support and counseling.

Spreading the word about hospice and palliative care is the goal of our new Network. We're connecting with services like Delaware Helpline and the Delaware Aging and Disabilities Resource Center to inform people about hospice and palliative care. We're also reaching out to healthcare professionals through organizations like the Medical Society of Delaware and the Delaware Cancer Consortium to provide opportunities for professional education and advocacy.

If you or someone you care about is facing a serious illness, please call the Hospice & Palliative Care Network of Delaware to find out if hospice or palliative care is a good choice for you. We can answer your questions and help you find the right provider to meet your needs.

- Sheila Grant, Vice President

Hospice & Palliative Care Network of Delaware



OFFICE OF PENSIONS

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Are you paying a “Penalty” for your prescriptions?



If you are having prescriptions filled for “maintenance medications” you should be receiving 90 days of medication and paying a 90-day co-pay. You should be paying \$17.00 for a 90-day supply of generic maintenance medication; \$40.00 for a 90-day supply of Formulary or Preferred

maintenance medication; and \$90.00 for a 90-day supply of Non-Formulary or Non-Preferred maintenance medication. When you are at the pharmacy, check the charges before paying to be sure you are receiving the best value for your money. If not, ask the pharmacist to contact your doctor, or you may call, and ask for a 90-day prescription. Once you leave the pharmacy, you will have to contact your doctor and request a 90-day prescription be provided to you.

Maintenance medications are those medications usually taken to control a condition or disease that lasts for an extended period of

time (up to a lifetime). These medications do not cure a condition or disease but do control it and without taking maintenance medication the member’s quality of life would suffer. A few examples of these conditions and diseases include diabetes, high blood pressure (hypertension), cholesterol, and asthma. Members should discuss their condition or disease with their treating physician to determine if a maintenance medication is appropriate.

If you are having maintenance medications filled as consecutive 30-day prescriptions, the fourth time you have a 30-day prescription filled for a “maintenance medication” you will be charged the 90-day co-pay as a “penalty,” For a generic maintenance medication you will receive a 30-day supply and be charged \$17.00; for a Formulary or Preferred you will receive a 30-day supply and be charged \$40.00; and for a Non-Formulary or Non-Preferred you will receive a 30-day supply and be charged \$90.00.

For additional information on the Maintenance Medication Program please call Medco at 1-800-939-2142 or visit http://ben.omb.delaware.gov/script/documents/medco/main_medi_prg_09.pdf

HEALTH CORNER....

Did you know that more than 86,000 people fall each year inside or in the immediate environment outside home due to a pet, according to the Center for Disease Control? Of those, 10.5 percent were between the ages of 65 to 74.

How to Reduce Your Risk:

- You don’t need to hire a dog whisperer but some training would help.
- When you’re in the kitchen, have a “no pets” policy.
- Use a baby-gate to block kitchen entrances so there’s no tripping while holding a hot dish.
- Don’t feed your pet while you’re cooking because it will encourage them to follow you around the kitchen.
- Make sure your pet’s feeding and water dishes are out of highly traveled walkways.

Source: www.aarp.org

FAMOUS QUOTATION

Do not follow where the path may lead. Go instead where there is no path and leave a trail

-Ralph Waldo Emerson

PENSION BENEFITS ARE PAYABLE ON THE LAST WORKING DAY OF EACH MONTH, WITH THE EXCEPTION OF DECEMBER. THE SCHEDULE FOR THE BALANCE OF 2010 IS AS FOLLOWS:

Tuesday, August 31, 2010
Thursday, September 30, 2010
Friday, October 29, 2010
Tuesday, November 30, 2010
Thursday, December 23, 2010

The Pension Office will be closed on the following dates:

Labor Day	Monday, September 6, 2010
Election Day	Tuesday, November 2, 2010
Veteran’s Day	Wednesday, November 11, 2010
Thanksgiving Day	Thursday, November 25, 2010
Day after Thanksgiving	Friday, November 26, 2010
Christmas Day	Friday, December 24, 2010
New Year’s Eve Day	Friday, December 31, 2010